

FILED
12/15/22 10:07 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA


IN RE:)	Case No. 21-22145 JAD
)	Chapter 13
Weston D. Wagner)	Related to ECF No. 48
Carrie A. Wagner,)	
<i>Debtor(s)</i>)	
)	
)	
Weston D. Wagner)	
Carrie A. Wagner,)	
<i>Movant(s)</i>)	
)	
vs.)	
)	
Ronda J. Winnecour, Esq., Trustee,)	
<i>Respondent(s)</i>)	

**CONSENT ORDER APPROVING DEBTORS TO FINANCE A NEW OR USED MOTOR
VEHICLE**

AND NOW, to wit, this 15th day of December, 2022, it is hereby ORDERED,
ADJUDGED, and DECREED, that:

1. The Debtors are approved to obtain a loan for no more than \$25,000.00, with a monthly payment of no more than \$450.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle or incur a new vehicle lease;
2. The Debtors have a lease with American Honda Finance for a 2019 Honda CRV. This lease is set to mature during December 2022 and the Debtors need to replace this vehicle with a new financing or lease, because they must have a vehicle to get to and from work;
3. The vehicle must be purchased within 60 days of the date of this order;
4. Within 15 days of the financing of the motor vehicle:
 - a. The Debtors will file a report of financing
 - b. The Debtors does not have prearranged vehicle financing. The Debtors will file an adequate protection order providing for the expedient start of payments for the new vehicle loan which will authorize the Chapter 13 Trustee to begin the distribution of adequate protection payments by the Trustee during the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan;

- c. The Debtors shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.
5. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.



Honorable Jeffery A. Deller
U.S. Bankruptcy Judge

/s/ Kate DeSimone
Counsel for the Chapter 13 Trustee

/s/ Christopher M. Frye
Christopher M. Frye, Esquire
Attorney for the Debtor

In re:
Weston D. Wagner
Carrie A. Wagner
Debtors

Case No. 21-22145-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Weston D. Wagner, Carrie A. Wagner, 122 Glenngarry Drive, Moon Township, PA 15108-9746

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Carrie A. Wagner chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Weston D. Wagner chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6